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Publications

Unemployment insurance in  
the '70's







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unemployment insurance in the 70's

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presented by the honourable bryce mackasey minister of labour

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economic advances promised for 70's	policies for human needs demanded	many workers have benefitted
all people should benefit	present social legislation	
	unemployment insurance act	

As Canadians stand on the threshold of the 70's they see on the horizon the outline of many brilliant changes and developments — developments which indicate we know how to exploit the break-throughs in technology marking us as a community capable of realizing the full promise of the post-industrial era — developments which single us out as one of the world's most affluent peoples with a spiralling gross national product and a rising standard of living.

Canada, however, is not a nation bent exclusively on technological progress and increased affluence. This country believes at least as much in a more equitable distribution of our national wealth and the fulfillment of the expectations and the potential of all our people.

People such as the hired hand on a wheat farm in Alberta; the fisherman casting his nets for cod off the banks of Newfoundland; the young Gaspé-born clerk working by day in a large corporation and taking college courses at night; the newly arrived immigrant who knows little English or French and possesses few skills, but who is determined to make his way in a complex Canadian city such as Toronto or Montreal.

The rewards of economic growth should be directed not only toward the individuals who have had the opportunity for a good education, a well-paid job, a two-car garage and a home in the country. They

are also for the widow or divorcee who has to raise her children alone on minimum wages earned working long hours in an inner-city garment factory; for the youth who has had to drop out of school to help his family and now finds his particular skill no longer needed in a sophisticated economy; and for the man over 40 who is jobless, not because he is untrained, but because in our youth-oriented society he is considered too old.

The Canadian government wants to promote social policies that build a country not simply for progress but for people: people who must be adequately nourished; whose potential must be met; and whose children must be well-educated; people who must have hobbies and recreation; and above all people who must have jobs.

Over the years, especially since the 30's, Canada has built up a body of social legislation aimed at meeting a whole spectrum of human needs. One of them is the Unemployment Insurance Act which provides financial assistance to lower income workers during periods of temporary unemployment.

During the past three decades, the unemployment insurance program has served Canadian workers well. Since the Act was passed in 1940, 25 million workers have received a total of 5 billion dollars in benefit payments.

initial reasons for act	nature of act
	unemploy- ment insurance still necessary
	changing society demands new scheme
	new social theory

This financial assistance has been instrumental in keeping temporarily unemployed members of the Canadian work force from slipping into the hopelessness and despair of poverty.

There is no question that today unemployment insurance is such a familiar concept that most Canadians take it for granted. For so many citizens in our major towns and cities from coast to coast, the unemployment insurance bureau is a well-established landmark which has always existed.

However, this was not always so. Originally each man was expected to look after himself and provide his own unemployment insurance as best he could. During the 30's, when hundreds of thousands were out of work, it became clear that this individualistic philosophy, which had grown out of the pioneering days, was no longer sufficient for an industrial era. A nationwide economic crisis could only be combatted by collective measures.

Based on this realization, the federal government decided to draw up an unemployment insurance scheme and thus involved itself actively in helping its less fortunate citizens.

However, certain important questions had to be faced before the plan could be implemented. The major one was the constitutional provision for provincial jurisdiction over some labour and insurance

matters. The provinces realized, however, that unemployment insurance could best be handled by the federal government, and therefore agreed to an amendment to the British North America Act placing unemployment insurance under federal jurisdiction. The government then introduced the new legislation in 1940, and in 1941 Canada had its first unemployment insurance program.

The Act was, as its name indicates, an insurance scheme whose premiums were to be paid jointly by the worker, his employer, and the government on a 40-40-20 basis. It was for people who had shown they were willing and able to work, but who were temporarily unemployed for reasons beyond their control.

Vital to the plan was the fact that workers who became unemployed could claim benefit payments with dignity and self-respect, because they had contributed a substantial share to the unemployment insurance fund while working.

Despite the years of continuous prosperity which Canada has experienced since the inception of the present Act, an unemployment insurance scheme is still as valid and necessary as ever.

However, since the 40's, the social, technological and economic fabric of our society has changed with the result that the Act must be reoriented in a major way in order to meet present needs.

The Act, one must remember, was the product of another period when the welfare state was coming into its own. At that time, monetary aid was the main basis for social policy. Our views on social theory are changing and there is greater concern about the effects of financial assistance in terms of human development. More than ever before, social policy is being directed toward the more complete fulfillment of people.

higher benefit payments needed

pipeline to other programs needed

new technology demands new perspective

jobs become obsolete

all workers affected

Under the present legislation benefits are low. In fact, some recipients, even with unemployment insurance benefits, border precariously on impoverishment. These benefits, it should be noted, are available only to workers who have been in the work force some seven months or more.

In keeping with a more realistic approach to social policy, the government now believes that a revamped unemployment insurance program should provide higher benefits more related to earnings and with less emphasis on the employees' labour force attachment.

Persons with a short work history may have even greater problems than those who have a long term labour force attachment. Allowing workers to take early advantage of an unemployment insurance program prevents them from falling into unstable work patterns. Instead, they are effectively integrated into the productive mainstream.

The present legislation attempts to alleviate the effects of unemployment upon individuals by providing monetary assistance. However, it does not of itself help to solve the problem of unemployment.

If unemployment insurance is to do more than alleviate the financial problems of the unemployed, if it is to reflect the shift in thinking from the welfare state to the service state, then a new reoriented program must provide an efficient pipeline to vocational counselling, job opportu-

nities, and other manpower programs in order to help the unemployed requalify for jobs under changing technological conditions.

In addition to increased financial payments during unemployment, the complementary battery of services provided by other government agencies designed to assist workers will be used to ensure the success of a reoriented unemployment insurance program for the 70's.

But it is not simply new updated views on social policy that call for changes in the present legislation. Technological developments are also making the government take a new perspective regarding the aims and usefulness of unemployment insurance.

In the 70's, it is fully expected that temporary unemployment will be a possibility for a broader spectrum of the Canadian work force than ever before. Unexpected layoffs and unemployment because of automation and other technological changes are beginning to disturb a wide range of workers from all occupations who fear that one day, their jobs may be declared redundant or out-dated.

It is little consolation to those affected that the end result of improved technology will be the creation of more rather than fewer jobs.

Like workers elsewhere in the highly developed post-industrial world, Canadians are realizing that they can no longer depend on seniority and good work performance alone to ensure that they

remain indefinitely in the labour market.

Economic and psychological insecurity is now facing not only the skilled and semi-skilled workers but also the clerks and professionals. For example: public servants are finding themselves declared redundant; teachers are discovering in some parts of the country that they are in "surplus supply".

Under the present legislation, employees whose annual earnings are \$7,800 or less per annum or whose wages, regardless of the ceiling, are calculated on an hourly basis are included in the plan. However, certain groups of workers have always been excluded from unemployment insurance even though, in some cases, their salaries were \$7,800 or less. These include hospital workers, teachers, federal and provincial public servants, members of the armed forces, professional athletes, and domestics.

The reasons for this are partly administrative and partly because these groups have been considered to be generally immune from the risks of unemployment. Today, however, it is clear that this is no longer the case. Administrative obstacles have been removed by computerization, and everyone, to a greater extent than ever before, is vulnerable to a temporary interruption of earnings.

broader coverage needed	help people help themselves
human considerations important	plan's advantages both human and economic
insurance sustains hope	
justice called for	

Insurance coverage, in a revamped plan, therefore, should be broad enough to include all workers no matter what their occupation or income. Only the self-employed, as in the present plan, should be excluded.

Today's needs demand broader coverage and a different benefit structure.

**Universality of coverage, which will add 1,160,000 members to the plan, in some respects calls upon the good will and responsibility of more fortunate, better-placed Canadians toward those who through lack of education and opportunity are in less secure occupations.**

In considering the proposals in this White Paper it is important to constantly bear in mind the human element behind the plan. For many people, especially the poor who are used to struggling to provide for their families, unemployment insurance can mean the difference between hopeful expectation and a feeling of utter failure.

A reoriented unemployment insurance program, however, can keep the door to the mainstream of society open. The combination of financial aid, plus complementary services provided by other government agencies designed to assist the worker to be reabsorbed quickly into the labour force, will help to save him from sinking into the quicksands of chronic unemployment.

For those who are working and secure in their jobs, for those who have a car, a house, and the chance to send their children to college, the look of despair on the face of a man without adequate income is unknown. It is real, nonetheless. For the four million poor of this country, over half of whom are working poor, there is always the spectre of unemployment, always the fear of humiliation, always the knowledge that they will probably be unable to provide much beyond the bare necessities for their children.

Any program which seeks to bring more justice to these people, who are trying against all the odds to play their part in this society, deserves consideration.

The Economic Council which has done much to make Canadians aware of the magnitude of the poverty problem in this country feels that: "Other things being equal, it is far better to help people to help themselves—to put them in a position to upgrade their earnings permanently through such measures as training and manpower mobility programs, and to exploit unused earning potential... but self-help takes time, and meanwhile income support in the form of government payments may be needed".

If enacted the proposed unemployment insurance scheme will be the first step in a self-help program which will reflect the more humane and more productive social devel-

government  
respon-  
sibility for  
financial  
support

need for co-  
ordination  
of social  
development  
programs

opment policies planned for this decade.

It is not only the lives of the working poor which will be bettered. Economic conditions of society in general will also improve due to the increased productivity of so many of its members whose talents and energy are at present not being used to advantage.

The government is not only willing to help the unemployed and the less advantaged by providing a system of income support during an adjustment process; **it is also ready to assume the cost of extra unemployment insurance benefits when the national unemployment rate exceeds 4 per cent or when regional unemployment is over 4 per cent and exceeds the national average by more than one per cent.**

**This policy is perhaps one of the most interesting in the entire proposal.** It clearly establishes the government's responsibility for the financial support of a national unemployment insurance program over and above the self-financing aspect.

A benchmark of 4 per cent based on long term average national unemployment was used to set the lower limit for government contribution. This is in no way intended as a definition of full employment for the economy.

In looking at the problems of unemployment it becomes clear that it is the federal government which must continue to play a vital role in their solution. In a recent paper on the constitution entitled "Income Security and Social Services", the government outlined its views as follows:

"The case for exclusive federal powers over unemployment insurance lies in the nature and the source of the forces which give rise to unemployment, and hence the need for unemployment insurance, and the capacity of governments to deal with these forces.

"It is generally accepted that general unemployment is the product of a complexity of economic forces which are national and international in character. It rarely can be said to be the consequence of purely local forces.

"Moreover, the provincial and local governments cannot by them-

selves bring under control the forces that cause unemployment; to do so requires the full panoply of economic powers associated with a nation — fiscal, monetary, debt management, trade, and balance of payments policies, and indeed selective economic measures.

"Even these, to be fully effective, must be complemented by international economic arrangements. The viability of unemployment insurance, in other words, depends upon the successful use by the federal government of these instruments of economic policy; if they fall under federal jurisdiction, so should unemployment insurance.

"The second reason for federal jurisdiction in this area lies in the uneven costs of unemployment insurance, as between the provinces. Certain provinces suffer from higher levels of unemployment than do others, with the result that payments in these provinces tend to be relatively higher, and contributions to the unemployment fund from them tend to be relatively lower".

In the same way that it is clear that the federal government must tackle unemployment, so it is clear that its policies and programs to solve unemployment and other related problems must be highly coordinated if social development programs for Canada in the 70's are to be improved.

The government has already recognized the need for all its citizens to share in the growth of

studies for reform of act	reorientation	plan based on needs for 70's
	objectives	
an insurance plan		plan flexible

Canada by indicating it will create job opportunities and provide services for a more efficient allocation of resources. The programs carried out by the departments of Manpower and Immigration and Regional Economic Expansion are examples of these services.

**The first need of an unemployed person until reabsorbed into employment is income support and his first point of contact with government is the unemployment insurance program.** The key to services for unemployed people lies in coordination of all human resource development programs on as many levels as possible — whether federal, provincial or municipal. Much time and thought will have to be devoted to coordination if we are to avoid allowing a maze of programs to operate in isolation to the possible detriment of citizens in need.

During the past eight years, the government has received many recommendations for reform of the present Unemployment Insurance Act including the Report of the Committee of Inquiry into the Unemployment Insurance Act of November, 1962 (the Gill Report).

In 1968 the government initiated a full-scale revision of the Act. Since then the Minister of Labour in co-operation with the Unemployment Insurance Commission has been working on a proposal for a reorientation of unemployment insurance.

In broad terms, the new plan has two basic objectives. It will continue to provide insurance to cope with the contingency of loss of earnings resulting from unemployment. Benefits will be higher, more related to earnings and given more on the basis of need than length of time in the work force. In addition it will provide insurance against a temporary loss of earnings due to illness or maternity.

Secondly, and equally as important, it will provide an efficient pipeline to manpower programs and other services designed to improve the employment potential of the individual.

In view of these two basic objectives, the new Unemployment Insurance Act will differ radically from the present plan.

Despite this approach, the proposal is still an insurance scheme. It is still designed for the person who is a regular member of the labour force, a person in other words who has paid his contributions and is therefore eligible for benefits.

This White Paper is based on fulfilling more human needs and encouraging more productivity, and suits Canada in the 70's. However, time and changes in the social and economic tapestry of our society will eventually call for another general reorientation of the scheme.

The proposal, given general present-day trends, is our answer for the immediate years to come.

It is based on a well-defined, carefully thought out analysis of the scope and needs of our society today.

It is quite conceivable that 30 or 40 years from now, we will have a completely different approach to work and employment. Machines and computers may by that time have freed the bulk of the population for activities now considered more "leisure" than "work".

To "work" in the sense we know it today may be a privilege granted only to innovators and policy-makers, and the "work ethic" which has characterized our young pioneering nation may be replaced as we soar into the post-industrial twenty-first century. No one really knows to what extent a society will rethink a concept as entrenched and as necessary today as unemployment insurance.

Within the analytical framework, the scheme is flexible. For example: automatic mechanisms have been built into the plan that will allow benefit payments to increase and the insurable ceiling to rise as earnings go up. Government contributions will be tied to fluctuating unemployment rates, and employer costs will vary according to lay-off patterns.

We feel strongly that for our society today, the proposed plan is a good one. This scheme — like all social programs — will have a certain lifespan.

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It has been a well planned and scrutinized creation in a series of social development programs.

It will allow all Canadians to experience the growing opportunities and rewards of our advancing society.

## part 2 highlights of plan

<b>universal coverage</b>	<b>five phases</b>
	<b>retirement</b>
<b>lower entrance requirements</b>	
<b>higher benefit payments</b>	
<b>sickness and pregnancy</b>	

### *Highlights are as follows:*

1. The 1,160,000 people previously excluded from the plan will be added to the rolls of unemployment insurance contributors. As a result nearly all employees will be covered. (See table 1, page 12, showing those covered under the present Act and proposed plan.)
2. The base period for qualifying for unemployment insurance will be reduced. The new format will allow those with as little as 8 weeks employment in the past 52 weeks to receive some benefits, and those with at least 20 weeks employment to be eligible for all phases of the benefit structure. The present requirements call for a claimant to have contributed to unemployment insurance at least for 30 weeks over the last two years.
3. There will be a substantial increase in the benefits paid to claimants. Under the proposal a claimant will in all cases receive 66 2/3 per cent of his earnings with the upper limit of benefits set initially at \$100 per week. During the later stages of the benefit structure, rates will be increased to 75 per cent of earnings for persons with dependants who are still unemployed.
- Under the present Act, a claimant receives benefits pro-

portional to earnings, length of time in the labour market, and number of dependants. Benefit payments are on the average 43 per cent of earnings with the upper limit set at \$53 per week.

4. In order to fill the gaps in the present system payments will be made to those whose income has been interrupted due to sickness or pregnancy. In both cases, benefits will cover a 15-week period and will be available to anyone whose earnings cease due to pregnancy or sickness and who has been in the labour force for 20 weeks or more during the previous 52 weeks.

Under the present Act, pregnant women are generally disqualified for benefits six weeks before and after confinement. The plan to cover income loss due to pregnancy recognizes the particular status of women in the labour force, and is a step toward eliminating some of the hardships they experience.

Unemployment because of sickness is now partly covered. Under the existing legislation, a claimant may draw benefits if he becomes ill while on claim but is ineligible if the loss of employment was caused by illness. In future, the latter group will be covered.

It should be pointed out that

in both pregnancy and sickness cases, the proposed scheme will not replace existing public and private programs in this field but will complement them within specific limits.

5. There will be a three-week retirement benefit for all persons between 65 and 70 who opt to receive Canada or Quebec Pension Plan benefits and thus may be considered to have voluntarily retired from the labour force.

On January 1, 1971 the Canada Pension Plan and Quebec Pension Plan will reach maturity. This will mean that Canadians can take advantage of these plans any time between the ages of 65 and 70. Under this new proposal once a worker has decided to draw these benefits he will be deemed to have voluntarily withdrawn from the labour force and will be ineligible for the unemployment insurance program. While they are waiting to take advantage of these plans, unemployment insurance will provide them with a three-week benefit to tide them over the period between interruption of earnings and pension.

6. A claimant may pass through five phases from the time he applies for assistance until the time he regains employment.

lower rates	interviews
contributions tax deductible	self-employed fishermen
experience rating	seasonal benefits
benefits taxable	governments' responsibility

These phases will combine financial payments with a link to essential services designed to re-absorb the person back into the labour market at the earliest opportunity.

7. Under the new plan, the general administration of benefits will be strengthened through the provision of a minimum of two personal interviews for all claimants which will stress the development aspect of the plan. These interviews will be primarily to help the individual. However, they will also serve to identify people who should not be receiving benefits. The effect will be to reduce to a minimum abuses in the present plan due to the lack of personal contact.
8. Protection for self-employed persons will no longer be available under the Unemployment Insurance Act. Self-employed fishermen, however, are in a special category. They will continue to be protected until the plans being developed to protect them against the uncertainties inherent in the primary fishing industry are ready for implementation.
9. Special benefits at present available for seasonal periods will be abolished in view of the fact that the base period has been shortened to 8 weeks.
10. When the national annual average unemployment rate

is above 4 per cent, the government will pay the extra cost of the regular benefits over and above that figure.

11. Additional benefits will be extended to certain regions in the country when the regional unemployment rate is above 4 per cent and exceeds the national rate by over 1 per cent.
12. In general, contribution rates will be lower for both employers and employees now participating in the unemployment insurance program. (See table 2 and table 3, page 13.)
13. Persons already in the labour force excluded under the present Act who become insurable under the new proposal will enter at a preferred contribution rate. It will rise gradually until January 1, 1975 when the full normal contribution rates will become effective.
14. Employers whose annual insured payroll exceeds \$78,000 will be experience rated. The basis for experience rating will be related to the lay-off pattern in his establishment and compared to the pattern of all establishments across the country. This feature will provide an incentive for employers to stabilize their employment patterns as much as possible.
15. It is proposed that benefits under the new plan be taxable and contributions be tax deductible.

COVERAGE – in 1968 – EMPLOYEES IN THE LABOUR FORCE

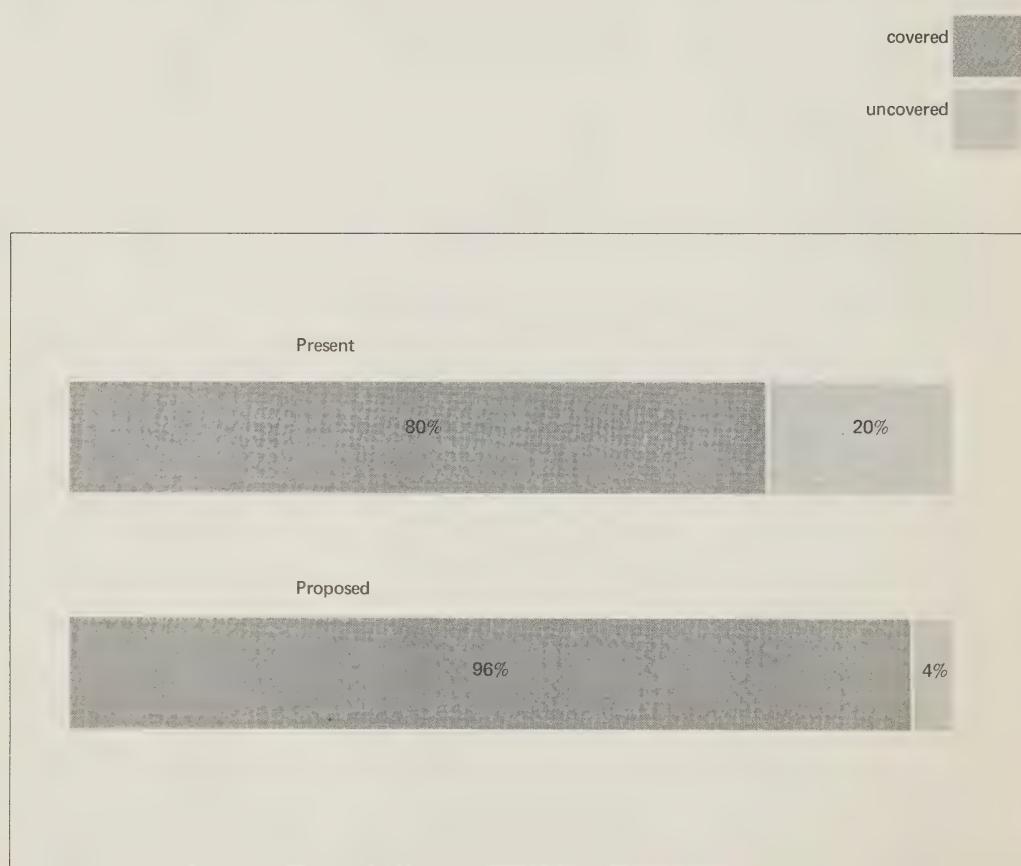


Table 2

## EMPLOYEE CONTRIBUTIONS

Weekly Earnings	Present Rates	Proposed Rates
\$ 25	\$ .20	\$ .20
35	.35	.28
45	.50	.36
55	.65	.43
65	.80	.51
75	.95	.59
85	1.10	.67
95	1.25	.75
100	1.40	.79
120	1.40	.95
140	1.40	1.11
150	1.40	1.19

Table 3

## EMPLOYER CONTRIBUTIONS USING \$100 PER WEEK AS AN AVERAGE SALARY

Employer Size		Weekly Contributions Per Employee	
Annual insured earnings	Layoff Factor	Present Rates	Proposed Rates
Up to \$78,000	Not Applicable	\$1.40	\$1.11
over \$78,000	Below Average Average Above Average	\$1.40 \$1.40 \$1.40	\$ .79 \$1.11 \$1.58



## part 3 details of proposal

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Part One enunciated the philosophy of the proposed unemployment insurance scheme and Part Two listed its main points. Part Three is designed for readers who want more details on the many new aspects of the plan.

- How much will employees contributions be?
- Will casual workers be covered?
- How will the phases of the benefit structure operate and how long will they last?
- What will be the new criteria for employer contributions?
- When will the new plan start?
- How will new groups be phased into the program?

These are some of the questions which are answered in the five sections of Part Three consisting of coverage, eligibility and benefits, contributions, coordination, and implementation.

The concept of unemployment insurance reveals the beliefs and attitudes of the period in which it was developed. In the 1930's helping people during a time of economic insecurity became a new role for the federal government and the insured population was selected in that context.

The protected group were the middle and low-income workers, many of whom had become almost destitute during the serious unemployment of the 1930's. As a group, they were defined as all wage earners, and salaried workers earning less than \$2,000 a year. This was the original salary ceiling, which has been adjusted several times since 1941 and now stands at \$7,800. The theory was that the higher salaried people had a head start and should be able to take care of themselves if by any chance they lost their jobs.

Other groups of workers were excluded for a variety of reasons which may have seemed valid then but which today are not.

At one time, anyone living in the North was automatically excluded simply because he was too difficult to reach.

People who worked in charitable institutions and hospitals were also excluded because at that time, most of these establishments were private and non-profit organizations. It was felt that unemployment insurance would add an extra financial burden to these organizations.

Persons in occupations considered stable and with little chance of job loss were another group left outside the protection of the Act.

Today's conditions, however, are different from those of the 40's or even the 50's. Many groups of people who in the past were considered immune from the possibilities of unemployment are now much more vulnerable.

The traditional stability of occupations such as nursing, teaching, police work, the armed forces and the public service can no longer be taken for granted. Supply may become greater than demand; austerity measures can cause redundancy; technological change can cause an interruption of earnings while workers learn new skills or become reabsorbed in different occupations.

Today, most charitable institutions and hospitals are no longer non-profit philanthropic organizations depending on private donations to remain viable. Thus, they ought to provide protection for their employees.

Isolation is no longer a valid reason for exclusion from unemployment insurance. With the present improved system of communications and transportation, there should be no administrative obstacles in handling all employees no matter where they live.

It is plain that yesterday's rationale for unemployment insurance coverage is no longer acceptable today. Selectivity, so often done on

an arbitrary basis, as with the salary ceiling, does not meet the needs of contemporary society.

Why should a man or woman on a salary of \$7,800 a year have the right to protection against the effects of unemployment while a person with a salary of \$7,801 does not?

Under the new plan the salary ceiling disappears and all employees are insured. However, contributions will be levied only on the first \$150 per week. This latter amount may be subject to some variation over the years since it will be adjusted to reflect changes in average income.

The proposed plan, therefore, will protect as many workers as possible who are subject to the direction and control of an employer. This definition is wide enough to include all workers.

It means that over 1,160,000 individuals will be added to the unemployment insurance plan which will bring the number covered to about 6,500,000 (See table 6, page 32.) This represents 96.3 per cent of all employees in the labour force.

Of the new entrants more than half are currently earning less than \$7,800 per year. On the other hand, it is important to note that of the 5,250,000 persons now protected by unemployment insurance approximately 1,000,000 earn over the \$7,800 ceiling. They are included in the plan due to the fact that they are hourly paid workers.

As with the present plan, the self-employed are excluded. There are two reasons for this: first, they can control their own employment and unemployment; second, each of them is operating a business based on the profit motive. Unemployment insurance is not designed to offer protection against unrealized profits.

Occupation will no longer be a key issue in coverage. Whether an individual is employed by someone else will be the determining factor. Thus fishermen, who have for the past few years been covered as a total group, will now be covered only if they are working for someone else. The same will be true for the self-employed in other occupations who have been included up to now.

The self-employed fishermen, however, will be provided for. Income stabilization is imperative in the commercial fisheries, with particular reference to the remoter fishing communities, and, pending the completion of plans being prepared specifically for this purpose, self-employed fishermen will be covered by unemployment insurance.

Since unemployment insurance is a plan designed for the protection of workers, it is necessary to define a bona fide member of the labour force. For the purposes of definition, anyone earning \$25.00 and over per week will pay contributions for that week.

Any person employed in a casual job which is not pertinent to the

employer's regular trade or business is excluded. This means it is not necessary for an individual to be registered with the program and make a contribution on behalf of a person he hires to shovel snow or cut the grass, even though a contract of employment does exist.

Any person who is hired for casual work which is pertinent to the employer's regular trade or business is considered a part-time employee; and part-time work will be insured under the new plan, provided that at least \$25 per week is earned.

Since the purpose of the new scheme is to complement other social legislation, persons receiving Canada or Quebec Pension Plan benefits will no longer be considered to be members of the work force.

Some present exclusions will be retained, for example the spouse of the employer. Nationals of a foreign country when employed in Canada by the government or an agency of their country will also continue to be excluded. However, Canadians employed by such employers could be covered if the foreign country consents to do so.

Up to now, provincial governments have been permitted to select the employees they wish covered. Henceforth the provincial governments will have the option to protect all their employees or none at all. At present, the provinces cover from 15 to 53 per cent of their employees.

### ELIGIBILITY

In order to receive unemployment insurance benefits, it is not enough to simply contribute to the scheme. Certain conditions have to be fulfilled in order for a person to be eligible.

Under the existing legislation, an insured person is entitled to benefits (1) if he has experienced an interruption of earnings and is therefore unemployed, (2) if he is capable and available for work, and (3) if he is unable to find suitable employment.

In addition, he must have contributed for at least 30 weeks during the course of the previous two years, of which 8 must have been in the past year.

The proposed plan retains the three main conditions for eligibility listed above. However, it expands interruption of earnings to include maternity, retirement and sickness. The benefits available for these types of "interruptions" will be detailed later.

The entrance barriers have been lowered in the new scheme thus allowing a person with 20 employment weeks or more during the last 52 weeks to qualify for both regular and special unemployment benefits. For those persons with a short labour attachment, i.e., 8 to 19 weeks during the last 52 weeks, their entrance point into the benefit structure would be in phase 2. (An employment week under the proposed plan will be one in which at least \$25 was earned. No more half weeks will be permitted).

### BENEFITS

Under the new plan, eligibility for benefits has been lowered in order to include a far wider range of employees.

Easier entry to the plan will permit more bona fide members of the labour force to be eligible for benefits. At present, many workers never qualify for unemployment insurance. In addition, others must supplement their unemployment insurance benefits with welfare payments. However, new eligibility rules are only half the story. Actual benefits have been expanded and changed as well.

A person in receipt of unemployment insurance benefits could conceivably pass through all of the plan's five phases. Should a person have a labour attachment of 20 weeks or over in the past 52, he is entitled to all five phases of regular and special benefits, provided of course he meets the other conditions. An attachment of 8 to 19 weeks entitles a person to only three phases of regular benefits. An individual's progress from phase to phase is based on a combination of three factors: the degree of cooperation in taking advantage of suggested services; length of time in the labour force; and the national and regional unemployment rates.

Should a person refuse to take advantage of the services being offered, he runs the risk of disqualification.

In addition, a number of rules apply in all cases. They are as follows:

- Interruption of earnings is interpreted to mean loss of earnings due to work shortage, sickness, or pregnancy. Those who have been dismissed with just cause, or who have separated without good reason may be eligible for benefits after a period of disqualification.
- Benefit payments will be 66 2/3 per cent of weekly earnings. During the latter part of phase 3 and during phases 4 and 5 they will rise to 75 per cent if there are dependants. There

## PHASE 1

will, however, be a ceiling of \$100. At present the ceiling is \$53.

- All claimants with the exception of persons who are to receive retirement benefits have to wait two weeks before any benefits commence.
- All earnings made during the waiting period will be deductible from the first benefit payment.
- While on claim, all weekly earnings in excess of 25 per cent of the regular weekly benefit payment will be deducted. Exceptions to this occur during sickness and maternity claims where earnings are not allowed.
- Payments will be made bi-weekly with the exception of phase 1 which will consist of a three week benefit.
- Retirement benefits will be paid in a lump sum.
- All unemployment insurance benefits will be taxable. At present many employees receive unemployment insurance benefits for part of the year although they may have earned substantial other income during the rest of the year. Tax exemption for these payments is unfair to those persons who earn the same total income but who must pay more tax. In addition under the present plan a person in receipt of the maximum \$53 benefit is allowed a further \$27 in earnings. As he is in effect earning \$80 per week tax free he may not be overly anxious to accept employment even for \$100 a week salary which will be subject to taxation. The decision to tax benefits as income should serve to remove this anomaly that exists in the present plan. The details of each of the five phases of regular benefits are contained in table 8, pages 34 and 35.

At the beginning of phase 1, that is after the two week waiting period, those who qualify will receive a three week payment. Past experience indicates that it takes three to five weeks to find employment under normal conditions. Accordingly, if the individual finds a job within the three week period of phase 1, he is entitled to keep the entire payment regardless of when he becomes re-employed.

This payment is designed to provide an incentive to find work. In addition, it reduces the administrative costs normally incurred as soon as the person enters the regular benefit stream.

## PHASE 2

Phase 2 features a combination of monetary benefits and referral services. It is for all those who have completed phase 1 and are still unemployed, as well as for those who are not eligible for phase 1 and are entering the benefit structure for the first time. Length of benefits depends on the number of weeks between 8 and 20 spent in the work force. A light interview at the beginning of the phase will channel the unemployed person to Canada Manpower Centres and other government services in order to assist him to be reabsorbed into the labour market. A more intensive interview toward the end of the phase will determine how well he has taken advantage of the services and whether they were effective. During this phase, the claimant must show he is capable and eager to be re-employed. For example: a person may become ineligible for future benefits if he refused to take advantage of services offered to him by other government agencies.

## PHASE 3

Phase 3 is related to the national unemployment rate. All persons eligible to enter phase 3, that is persons having completed phase 2 or phases 1 and 2, receive 10 weeks benefits if the rate is 4 per cent or less, four additional weeks if the rate is between 4 and 5 per cent or eight additional weeks if the rate is over 5 per cent. This recognizes that a high unemployment rate usually means a longer search for employment.

## PHASE 4

This phase is related to the length of time spent in the labour force by the claimant. If an individual's labour force attachment is 20 weeks or more, he is eligible for up to 18 weeks of benefit payments, provided of course he continues to meet the other conditions.

## PHASE 5

This phase is related to labour market conditions and applies when the regional unemployment rate is above 4 per cent and exceeds the national level by more than 1 per cent. Each claimant may draw up to 18 weeks of benefits in this phase depending on the regional rate, but his maximum entitlement from all phases is limited to 51 weeks. The regional unemployment rate is determined on a monthly basis. If the monthly rate indicates an entitlement which is less than already established, the claimant is not phased-out immediately. The criteria used to set regional boundaries take into consideration industrial composition, labour force mobility, size and existing federal, provincial, political or administrative boundaries.

## SPECIAL UNEMPLOYMENT BENEFITS

In addition to regular benefits there will also be special benefits when unemployment is caused by sickness, pregnancy or retirement. Conditions and length of benefit are described in table 8, pages 34 and 35.

Earlier in the White Paper we have described how the present Act deals with people who are unemployed because of sickness, pregnancy or retirement. If sick, a person receives no benefits unless he or she becomes sick after entering the benefit structure; if pregnant, a woman is now generally disqualified for 6 weeks before and 6 weeks after the birth of her child; if retired, a worker can receive benefits lasting up to 18 months.

The new special benefits remove the anomalies from the present Act concerning these three groups and provide them with benefits based on a realistic appraisal of what their particular interruption of earnings means in the context of the work force of today.

In any plan such as the proposed unemployment insurance scheme, it is important to determine how the operation will be financed. There are a wide range of choices available — some of them considered better than others. The plan could, for example, be wholly financed by the government, wholly financed by the private sector, or shared in some way by a combination of the two.

In some other countries, unemployment insurance is financed largely by the employers. As a result, the employers are reluctant to enlarge benefits or reorient the plan to meet the changing needs of workers.

Canada, on the other hand, chose a different method of financing its unemployment insurance programs. The results have meant a completely different, more flexible approach to unemployment insurance.

The present legislation has a tripartite financial arrangement. Employers and employees pay an equal share and the federal government contributes an additional amount equal to 20 per cent of the combined employer-employee contributions.

Under the proposed plan, the tripartite concept will be retained but the working arrangements changed. The employers and employees will finance the costs of regular unemployment benefits up to a 4 per cent rate of unemployment.

The employer share will be subject to an experience rating factor that will relate an individual employer's cost to the volume of claims

filed by his ex-employees who have become unemployed. It is estimated that under this arrangement employers will pay approximately 57 per cent of the costs while the employees will pay approximately 43 per cent.

All contributions to the new unemployment insurance plan will be tax deductible as are contributions to the Canada Pension Plan. (See tables 4 and 5, pages 30 and 31.)

The government's share will be related to the national unemployment rate.

### EMPLOYEE SHARE

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It can be argued that the premium costs in an insurance plan should be risk-related, and that the ideal basis for apportioning employee cost would be for each employee to pay a premium which would exactly finance the risk of his being laid-off.

However, the new unemployment insurance proposal takes a different approach. The risks are pooled amongst all those who are participating because it is considered unfair to place a burden on an employee who has to accept high-risk employment. Thus, all employees will pay a common rate which will be adjusted annually depending upon the levels of benefits paid.

Under the present legislation the level of earnings on which contributions are paid has been raised from time to time. Currently contributions are paid on the first \$100 of weekly earnings. It is proposed, beginning January 1, 1972, to raise this to \$150 but at no time will a contribution be levied on that part of earnings in excess of \$7,800 per annum. Thereafter the ceiling will be adjusted to reflect changes in average income.

At present, the insured worker pays a weekly contribution of \$1.40 if he earns \$100 a week. Under the proposed plan he will contribute between \$0.71 and \$0.88 per week on \$100 a week salary depending on the average unemployment rate. At the \$150 level, his contribution will range between \$1.06 and \$1.32.

## EMPLOYER SHARE

The reduction in the contribution rate results from the contributions being calculated on a broader earnings base and the introduction of universal coverage.

The overall ratio of claimants to contribution is therefore expected to be somewhat less under the proposal than under the present Act.

For those employees who are now excluded from the program and who will enter the new plan, there will be a special contribution rate to be adjusted yearly over a three-year period. The suggested preferred rate for these newly-covered workers, who will number over one million, will start at .32 per cent of their insured earnings with a maximum of \$0.50 per week; it will gradually rise to the normal rate.

As explained earlier, the rate for experience-rated employers will vary according to their lay-off patterns. Lay-offs involving students, persons in receipt of retirement benefits, maternity cases, and those leaving their employment without just cause will not be counted in calculating the experience rating.

The total of the pertinent claimants will then be compared to the employer's total number of employees for the year, and this fraction related to the pattern for the economy as a whole.

To be more specific: an employer with a better than average lay-off pattern will pay an amount equal to that of his employee; i.e., depending on the unemployment rate, between \$0.71 and \$0.88 per week for an employee earning \$100 per week. For employers with a high lay-off rate, the contribution for the same given employee will be double; i.e., between \$1.42 and \$1.76.

A large number of employers fall between these two ranges of lay-off patterns and will pay an intermediate rate between the two extremes. This will be between \$0.99 and \$1.23 per week for an employee earning \$100 a week depending on the unemployment rate.

The introduction of experience rating into the financial arrangements will more properly allocate the cost to employers according to their lay-off pattern as well as serving as an incentive to create more stable employment patterns.

Although experience rating for employers will be introduced, it is recognized that for administrative reasons not every employer can be experience rated. It will only be applicable to employers with an annual insured payroll of over \$78,000. Employers not experience rated will pay the average employer rate at all times. In addition there will be an upper limit on the amount an employer will be required to contribute per employee.

Experience rating will be introduced gradually over the years 1974 and 1975 with the full effect not being felt until the calendar year 1976. During the years 1972 and 1973 employers will pay an average rate slightly higher than the employee rate. This rate would either increase, decrease or remain the same depending upon the employer experience factor as determined by the method described previously.

## GOVERNMENT SHARE

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As explained earlier, the government now pays 20 per cent of the contributions of employers and employees plus the administrative costs. It does not assume greater responsibility when the unemployment rate is high. The new proposal attempts to emphasize the insurance concept by reducing abuses to a minimum, by eliminating some features of the present plan and by the introduction of interviews. As a consequence, it is proposed that the cost of the new plan will be borne by the employers and employees when the annual average rate of unemployment is 4 per cent or under.

The effect of this new approach to government financing is that during periods of high unemployment, the employer-employee costs will remain relatively static and the entire additional costs will be borne by the federal government.

As previously mentioned, this figure of 4 per cent is not to be considered as an acceptable rate of unemployment but is simply an indication that over and above this rate, the government accepts the responsibility to finance the cost of regular unemployment insurance benefits.

For example, if the national unemployment rate exceeds 4 per cent, the government will bear the entire cost of up to 26 weeks of benefits plus the extra cost of phases 1 and 2 and the first stage of phase 3.

In addition, when the regional rate is over 4 per cent, and exceeds the

national rate by more than 1 per cent, the government, as well as paying the costs mentioned above, will assume the responsibility for up to 18 additional weeks in phase 5.

In the past, there was little attempt to coordinate unemployment insurance with other programs with the exception of the National Employment Service.

Since the early 60's, a number of programs have been developed in the areas of economic opportunity and social security. National programs such as the Guaranteed Income Supplement, the Canada Assistance Plan, the Canada Pension Plan and other programs such as those provided through the Department of Regional Economic Expansion were initiated to answer particular needs. But the general approach did not stress coordination and cooperation.

The new unemployment insurance plan however is based on the assumption that an integrated approach is vital from now on if Canada is to have a coherent and efficient social policy for the 1970's.

What will this approach mean in terms of the new unemployment insurance proposal? First of all, it will mean that the plan will provide for referral of claimants as required to services available from other agencies which relate in any way to unemployment problems. Because the unemployment insurance office has direct contact with those who have lost their jobs, this is a logical role for an unemployment insurance program. At present, many people do not get the help they need simply because they are not aware of what assistance is available. Under the new plan, therefore, unemployment insurance

will not only offer temporary monetary assistance, but will also provide links with other government services.

**Interviews will take place at two points in the benefit stream. The aim of these sessions will be to assist the claimant in finding ways and means of improving his situation.** The interviews will help to diagnose the person's employment problem, motivate him in his search for employment and give him advice and direction as to government services which can be used. The results of the interviews should be to help the individual channel his efforts and serve as a basis for bringing to bear other government programs.

In support of its interview and benefit payment system, the new unemployment insurance program will have a computerized inventory of all the unemployed. It is planned that this inventory will be refined to contain as much information as possible for use in various other government programs. In addition, there will be more current analyses done of the characteristics of the unemployed in terms of age, educational background, occupation, and so on, in order to assess currently the effectiveness of the unemployment insurance program itself and the links with related government activities. In this manner new facts concerning individual, group or area problems will be brought out which can be used in planning or administering programs.

There are many other times when co-ordination can be useful. The objective of regional development programs for instance is to stimulate depressed areas. Too much "help" from unemployment insurance can prevent people from trying to adapt to new situations and, therefore, prolong the status quo.

This has been true in the case of seasonal benefits which have acted as indirect subsidies and have supported certain occupations which have only marginal economic viability. Careful and coordinated use of unemployment insurance will allow regional development and manpower policies to operate with maximum effectiveness.

Since many regional development programs are still in their formative stages, it is difficult to state definitively how the new plan will mesh with each one. However, the new plan will meld with other relevant programs. As well as coordinating its structures to fit with other programs, the new plan will fill two important holes in our existing social security structure.

Insurance for interruption of earnings caused by sickness will be one addition. This, however, will complement rather than duplicate the benefits offered by the Workmen's Compensation: i.e. sickness benefits will not be paid to workers whose sickness is job-related. Maternity benefits for interruption of earnings due to pregnancy is the other addition.

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The new plan will also act as a bridge to the Canada Pension Plan. When a person retires he will have the right to a three-week benefit payment which will cover the transition from work to retirement. In the case of prolonged illness, for example, the disability provisions of the Canada Pension Plan and Quebec Pension Plan do not begin until 15 weeks after the disability occurs. The sickness benefit under the new plan would bridge the gap.

The Canada Assistance Plan has been designed to assist persons without means of support and thus will provide for people who have exhausted their entitlement at any point. Before this occurs, people will be given the information they need to avail themselves of these additional services and the agencies concerned will be alerted.

Coordination of the new plan with other federal-provincial programs will provide a more efficient use of financial and administrative resources and eliminate what overlapping may exist.

It is evident from the preceding sections that the proposed plan is more than a superficial alteration of the present program. Once adopted, it will bring about a major adjustment in coverage. Contributions, benefits, and eligibility will also be substantially affected. In addition, there will be improved coordination with other programs. It is suggested that the new plan become law on July 1st, 1971. The phasing-in of certain features, particularly in the field of contributions and administration will be spread over a number of years. In the text that follows, specific dates, based on the suggested July 1st date, are given for purposes of illustration only.

### BENEFITS

Benefit payments will be the first component of the new plan to become operative. On and after July 1st, 1971, any person who qualifies for unemployment insurance will be paid according to the new benefit scale.

Persons already receiving benefits on that day will continue to be paid according to the rules of the present plan until their entitlement runs out.

Seasonal benefits will no longer exist under the new plan. The last period during which they will be payable is the winter of 1970-71. From July 1st, 1971 on, benefits will be paid only if regular conditions are met, regardless of the time of year the claims are made.

### COVERAGE

The new coverage rules will be applied as of January 1, 1972. Until then the rules existing under the present legislation will continue to apply.

The delay in introducing the new coverage rules is necessary in order to integrate the collection of contributions to the collection of income tax by the Department of National Revenue which is done on a calendar year basis. This is to avoid complications for the employer by providing him with two deduction tables, one on July 1, 1971 and another six months later.

Employees already insured will pass easily and without problems from the old plan to the new one.

Newly-covered employees will simply become insured as of the date the new coverage rules become effective.

The only difference is that in their case the legislation will provide for a gradual phase-in period of three years as far as rates of contributions are concerned.

Self-employed fishermen will receive special treatment. Plans are being designed to protect them against risks peculiar to their occupation, such as a catch failure or the closure of a fishery (i.e. conservation, protection from pollution, etc.). The intent is to protect self-employed fishermen generally as well as they would be if they were included in the new insurance scheme.

## CONTRIBUTIONS

The present rates of contributions will continue to exist until January 1, 1972, at which time the new contribution rates will become operative. The reason for this delay has already been explained in the section on coverage.

In the case of a person already paying into the unemployment insurance fund under the present legislation, there will be no transitional period. He will simply switch to the new contribution rates as of January 1, 1972.

Persons already in the labour force excluded under the present legislation who become insurable under the new rules will enter the plan at a special rate.

At the start, this rate will be calculated at .32 per cent of weekly earnings with a ceiling set at \$0.50 week. It will rise gradually until January 1, 1975 when full normal contribution rates will come into play.

Insofar as the contribution ceiling is concerned, it is proposed that this be set at \$7,800 per year as of January 1, 1972 and be amended annually thereafter to reflect changes in average income.

The experience rating for employers as explained in the contribution chapter, will be gradually phased in starting January 1974, and in January 1976 will be in full operation.

## ADMINISTRATIVE COSTS

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Under the new plan, administrative costs will be met by employers and employees. This change however will not take place until January 1, 1972, when the new contribution rates become operative. Until then the federal treasury will continue to pay for administration costs. For further information on the tentative implementation schedule, see table 7, page 33.

Table 4

This table illustrates the effects of the proposals on an employee who is covered by the present plan, taking into account the effects of making contributions tax deductible.

Annual Earnings	Yearly Decrease in Unemployment Insurance Contributions	Decrease in Income Tax*
\$ 4,000	\$18.00	\$ 6.00
5,000	26.00	9.00
6,000	25.00	12.00
7,000	18.00	16.00
8,000	11.00	18.00
9,000	11.00	21.00
10,000	11.00	21.00
12,000	11.00	24.00
14,000	11.00	28.00
16,000	11.00	32.00
18,000	11.00	36.00
20,000	11.00	36.00
25,000	11.00	36.00

\*Based on current federal tax rates including 30% average provincial tax applicable to a married taxpayer with two dependant children.

Table 5

The following illustrates the impact of the proposals on a person who will be newly covered, taking into account the preferred rates and the effects of making contributions tax deductible.

Annual Earnings	January 1972			January 1975		
	Unemployment Insurance Contribution	Tax Offset*	Unemployment Insurance Contribution	Tax Offset*	Unemployment Insurance Contribution	Tax Offset*
\$ 4,000	\$13.00	\$ 2.00	\$32.00	\$ 6.00		
5,000	16.00	4.00	40.00	9.00		
6,000	19.00	5.00	47.00	12.00		
7,000	22.00	6.00	55.00	16.00		
8,000	25.00	7.00	62.00	18.00		
9,000	25.00	8.00	62.00	21.00		
10,000	25.00	8.00	62.00	21.00		
12,000	25.00	10.00	62.00	24.00		
14,000	25.00	11.00	62.00	28.00		
16,000	25.00	13.00	62.00	32.00		
18,000	25.00	15.00	62.00	36.00		
20,000	25.00	15.00	62.00	36.00		
25,000	25.00	15.00	62.00	36.00		

\*Based on current federal tax rates including 30% average provincial tax applicable to a married taxpayer with two dependant children.

Table 6

## ESTIMATED COVERAGE INCREASE (BASIS 1968)

Government (including federal, provincial and municipal)	437,000
Teachers	235,000
Hospitals and Charitable Institutions	180,000
Over Salary Ceiling (i.e. over \$7,800)	165,000
Armed Forces	110,000
Nurses	50,000
Police Forces	25,000
Professional Athletes	3,000
	<hr/>
deduct: those at present covered but should be excluded as self-employed.	<u>45,000</u>
	<hr/>
Net Increase in Insured Population	1,160,000

Table 7

## IMPLEMENTATION SCHEDULE

	July 1/71	Jan. 1/72	Jan. 1/73	Jan. 1/74	Jan. 1/75	Jan. 1/76
<b>COVERAGE</b>						
Newly covered employee at preferred rate						
Newly covered employee at full rate						
Application of new coverage rulings						
<b>BENEFIT</b>						
Newly covered employee			March 1			
Active claimant on July 1/71 (present system until benefit expires)		July 1				
Claimants after July 1/71 (new eligibility, duration, level of benefit but insured earnings governed by past contribution)						
Seasonal benefit abolished		Eff. Dec. 1				
Beginning of regional benefit		Nov. 1				
<b>ADMINISTRATION</b>						
Cost absorbed through contributions						
<b>CONTRIBUTION</b>						
Present system						
Preferred rate						
New plan						
People over 65 or 70 in receipt of C.P.P. or Q.P.P. excluded,						
Merit rating				1/3	2/3	3/3

Table 8

Type	Identification	Eligibility	Duration	Rate	Financing
Regular Unemployment Benefit	Phase 1	20 or more employment weeks in past 52 weeks	3 weeks paid in advance after two week waiting period	68.2/3% of earnings With minimum of \$100 per week	employees - flat rate employees - # expenses rate government pays extra cost when national unemp. rate exceeds 4% (a)
	Phase 2	8-19 employment weeks in past 52 - 8 ben. wks. 16 " 9 " 17 " 10 " 18 " 11 " 19 " 12 "	8-12 weeks in bi- weekly payments after two weeks waiting period if entering system Maximum 12 weeks	same as phase 1	same as phase 1
	Phase 3	8-19 employment weeks in past 52 - 8 ben. wks. 16 " 9 " 17 " 10 " 18 " 11 " 19 " 12 "	8-19 employment weeks in past 52 - available after phase 1 or as an entrance to the system (2 calendar weeks allowed to draw each benefit week)	10 weeks	shared by employee and employer up to 4% and full cost borne by government over 4% (a)
	Phase 4	National unemp. rate: 0-4% predetermined al- line claimant arrears from phase 2 over 4 up to 5: Over 5: predetermined after 10th week	10 weeks	same as phase 1 through 75% provided after 10th week with dependents	full cost borne by government
		Labour force attachment less than 20 wks. 20 wks. 21 to 52 wks. (one benefit week for each two employment weeks in excess of 20 weeks) -available to claimants emerging from phase 3 who have 20 or more employment weeks in past 52 weeks	4 weeks 5 weeks Maximum 15 weeks	68.2/3% of earnings if single 75% of earnings With dependents 0 weeks 2 " 3-16 " Maximum 18 weeks	

Phase 5	Regional unemployment rate (if regional rate is over 4% and exceeds national rate by 1%)	Same as phase 4	Same as phase 4
	(up to 1% Over 1 up to 2% Over 2 up to 3% Over 3%)	0 weeks 6 weeks 12 weeks 18 weeks Maximum 18 weeks	Note: maximum entitlement from all Phases is limited to 51 weeks.
	– not predetermined but available on monthly basis for claimants who are not eligible for phase 4 or who have exhausted phase 4		
		same as phase 1	same as phase 1
	Sickness	15 weeks after two week waiting period	Private sector but experience rating for employer applicable.
	Unemployment Benefits		
	Maternity	9 weeks before and 6 weeks after confinement after two week waiting period	Private sector but experience rating for employer not applicable.
	Retirement	same as phase 1	Private sector but experience rating for employer not applicable.

Earnings of 25% of benefit rate allowed in phases 2 to 5.  
No earnings allowed in waiting periods or in Sickness and Maternity.

Earnings ignored in phase 1 and Retirement.  
Maximum benefit is \$100 per week in all phases.

#### Determination of Unemployment Rate

- Based on national annual average.
- Seasonally adjusted three month moving average.
- Seasonally unadjusted – 12 month moving average for the region.





## Phase 5

Taux de chômage régional:  
si le taux régional est de plus  
de 4 p. 100 c) et dépasse le  
taux national:

jusqu'à 1 p. 100  
plus de 1 à 2 p. 100  
plus de 2 à 3 p. 100  
de plus de 3 p. 100

Méant  
6 semaines  
12 semaines  
18 semaines  
Maximum: 18 semaines

- Non établie d'avance,  
mais les prestations sont  
accordées mensuellement  
aux assurés qui ne sont  
pas admissibles aux  
prestations de la phase 4  
ou qui ont éprouvé des  
prestations prévues à la

phase 4

## Prestations spéciales de chômage

### Maladie

### Maternité

### Retraite

Même chose que pour la  
phase 4

Même chose que pour la  
phase 4

### Maternité

### Retraite

### Retraite

Même chose que pour les  
prestations de la phase 1  
Même chose que pour les  
prestations de la phase 1  
Même chose que pour les  
prestations de la phase 1,

Même chose que pour la  
phase 1

### Retraite

### Retraite

### Retraite

Même chose que pour la  
phase 1

Même chose que pour les  
prestations de la phase 1  
Même chose que pour les  
prestations de la phase 1,  
mais aucun délai de  
carence

Même chose que pour la  
phase 1

Dans le cas des phases 2 à 5, le bénéficiaire peut gagner jusqu'à concurrence de 25 p. 100 du taux des prestations.  
Aucuns gains ne sont permis pendant les délais de carence ou la réception de prestations de maladie ou de maternité.  
Dans le cas des prestations de la phase 1 et des prestations de retraite, on ne tient pas compte des gains.  
Le maximum des prestations est fixé à \$100 par semaine au cours de toutes les phases.

## Détermination du taux de chômage

- Moyenne annuelle nationale
- Moyenne mobile trimestrielle désaisonnalisée
- Moyenne mobile annuelle pour la région, non désaisonnalisée.

Tableau 8

Genre	Désignation	Admissibilité	Durée	Montant	Financement
Prestations ordinaires de chômage	Phase 1	20 semaines d'emploi ou plus au cours des 52 dernières semaines	8 à 19 semaines d'emploi au cours des 52 dernières semaines	66,2/3 p. 100 des gains jusqu'à 75 p. 100 des gains	Employés — taux uniforme
		- Accordées à ceux qui ont déjà reçu les prestations de la phase 1 ou qui sont admis à ce niveau	8 à 15 sem. - 8 sem. de prestations - 9 sem. de prestations - 10 sem. de prestations - 11 sem. de prestations - 12 sem. de prestations	66,2/3 p. 100 des gains jusqu'à 75 p. 100 des gains	Employeurs — taux à taux de 57,60 p. 100 des gains
	Phase 3	Taux de chômage national: Jusqu'à 4 p. 100 b/ Déjà établie au moment où l'assure cesse de toucher les prestations de la phase 2	10 semaines	66,2/3 p. 100 des gains jusqu'à 75 p. 100 des gains	d'après la règle de proportionnalité. Le gouvernement paie les frais supplémentaires quand le taux de chômage dépasse 4 p. 100 a/
		Plus de 4 jusqu'à 5 p. 100	4 semaines	Même chose que pour la phase 1	Même chose que pour la phase 1
		Plus de 5 p. 100 b/ Etablie d'avance après la 10 <sup>e</sup> semaine	8 semaines Maximum: 18 semaines	Même chose que pour la phase 1	Même chose que pour la phase 1
Phase 4	Durée de l'emploi: Moins de 20 sem. 20 sem. 21 à 52 sem.	Néant 2 semaines 3 à 16 semaines Maximum: 18 semaines	66,2/3 p. 100 des gains, si l'assuré n'a personne à sa charge 75 p. 100 des gains, s'il a des personnes à charge	Le gouvernement assume tous les frais	A part égale, par les employeurs et les employés, si le taux de chômage ne dépasse pas 4 p. 100. Le gouvernement assume tous les frais, si le taux de chômage dépasse 4 p. 100 a/
	- Prestations accordées aux assurés qui ont cessé de toucher les prestations de la phase 3 et qui ont travaillé pendant au moins 20 semaines au cours des 52 dernières semaines				

CALENDRIER DE LA MISE EN OEUVRE DU REGIME

GOUVERNEMENTS (fédéral, provinciaux et municipaux)	437,000	Enseignants	235,000	Hôpitaux et institutions de charité	180,000	Employés dont la rémunération excède le plafond d'assujettissement,	165,000	Forces armées	110,000	Infirmières	50,000	Forces de police	25,000	Athlètes professionnels	3,000	A déduire: personnes actuellement assurées, mais qui devraient être exclues en tant que travailleurs indépendants.	45,000	Augmentation nette de la population assurée	1,160,000		
ACCRÉSSEMENT ESTIMATIF DU NOMBRE DES ASSURÉS (Année de base: 1968)																					

\* Fondé sur le taux actuel de l'impôt fédéral sur le revenu. Y compris l'impôt provincial dont la moyenne se situe à 30 p. 100, auquel est soumis un contribuable marié ayant deux enfants à sa charge.

Revenu annuel	Cotisation	Rabattement *	Cotisation	d'assurance	Rabattement *	chômage	d'impôt	chômage	d'impôt	chômage	d'assurance	Rabattement *	chômage	d'impôt	chômage	d'assurance	Rabattement *	chômage	d'impôt	chômage	d'assurance	Rabattement *	chômage	d'impôt	chômage	d'assurance	Rabattement *	chômage	d'impôt	
\$ 4,000	\$13.00	\$ 2.00	\$32.00	\$ 6.00	\$ 6.00																									
5,000	16.00	4.00	47.00	9.00	12.00	6,00	55.00	16.00	22.00	8.00	25.00	21.00	21.00	24.00	25.00	10.00	62.00	24.00	25.00	11.00	62.00	28.00	25.00	13.00	62.00	32.00	25.00	15.00	62.00	36.00
6,000	19.00	5.00	47.00	9.00	12.00	6.00	55.00	16.00	22.00	8.00	25.00	21.00	21.00	24.00	25.00	10.00	62.00	24.00	25.00	11.00	62.00	28.00	25.00	13.00	62.00	32.00	25.00	15.00	62.00	36.00
7,000	22.00	5.00	47.00	9.00	12.00	7.00	62.00	18.00	22.00	8.00	25.00	21.00	21.00	24.00	25.00	10.00	62.00	24.00	25.00	11.00	62.00	28.00	25.00	13.00	62.00	32.00	25.00	15.00	62.00	36.00
8,000	25.00	6.00	55.00	16.00	22.00	7.00	62.00	18.00	22.00	8.00	25.00	21.00	21.00	24.00	25.00	10.00	62.00	24.00	25.00	11.00	62.00	28.00	25.00	13.00	62.00	32.00	25.00	15.00	62.00	36.00
9,000	28.00	6.00	55.00	16.00	22.00	7.00	62.00	18.00	22.00	8.00	25.00	21.00	21.00	24.00	25.00	10.00	62.00	24.00	25.00	11.00	62.00	28.00	25.00	13.00	62.00	32.00	25.00	15.00	62.00	36.00
10,000	31.00	6.00	55.00	16.00	22.00	8.00	62.00	21.00	22.00	8.00	25.00	21.00	21.00	24.00	25.00	10.00	62.00	24.00	25.00	11.00	62.00	28.00	25.00	13.00	62.00	32.00	25.00	15.00	62.00	36.00
11,000	34.00	6.00	55.00	16.00	22.00	8.00	62.00	21.00	22.00	8.00	25.00	21.00	21.00	24.00	25.00	10.00	62.00	24.00	25.00	11.00	62.00	28.00	25.00	13.00	62.00	32.00	25.00	15.00	62.00	36.00
12,000	37.00	6.00	55.00	16.00	22.00	8.00	62.00	21.00	22.00	8.00	25.00	21.00	21.00	24.00	25.00	10.00	62.00	24.00	25.00	11.00	62.00	28.00	25.00	13.00	62.00	32.00	25.00	15.00	62.00	36.00
13,000	40.00	6.00	55.00	16.00	22.00	8.00	62.00	21.00	22.00	8.00	25.00	21.00	21.00	24.00	25.00	10.00	62.00	24.00	25.00	11.00	62.00	28.00	25.00	13.00	62.00	32.00	25.00	15.00	62.00	36.00
14,000	43.00	6.00	55.00	16.00	22.00	8.00	62.00	21.00	22.00	8.00	25.00	21.00	21.00	24.00	25.00	10.00	62.00	24.00	25.00	11.00	62.00	28.00	25.00	13.00	62.00	32.00	25.00	15.00	62.00	36.00
15,000	46.00	6.00	55.00	16.00	22.00	8.00	62.00	21.00	22.00	8.00	25.00	21.00	21.00	24.00	25.00	10.00	62.00	24.00	25.00	11.00	62.00	28.00	25.00	13.00	62.00	32.00	25.00	15.00	62.00	36.00
16,000	49.00	6.00	55.00	16.00	22.00	8.00	62.00	21.00	22.00	8.00	25.00	21.00	21.00	24.00	25.00	10.00	62.00	24.00	25.00	11.00	62.00	28.00	25.00	13.00	62.00	32.00	25.00	15.00	62.00	36.00
17,000	52.00	6.00	55.00	16.00	22.00	8.00	62.00	21.00	22.00	8.00	25.00	21.00	21.00	24.00	25.00	10.00	62.00	24.00	25.00	11.00	62.00	28.00	25.00	13.00	62.00	32.00	25.00	15.00	62.00	36.00
18,000	55.00	6.00	55.00	16.00	22.00	8.00	62.00	21.00	22.00	8.00	25.00	21.00	21.00	24.00	25.00	10.00	62.00	24.00	25.00	11.00	62.00	28.00	25.00	13.00	62.00	32.00	25.00	15.00	62.00	36.00
19,000	58.00	6.00	55.00	16.00	22.00	8.00	62.00	21.00	22.00	8.00	25.00	21.00	21.00	24.00	25.00	10.00	62.00	24.00	25.00	11.00	62.00	28.00	25.00	13.00	62.00	32.00	25.00	15.00	62.00	36.00
20,000	61.00	6.00	55.00	16.00	22.00	8.00	62.00	21.00	22.00	8.00	25.00	21.00	21.00	24.00	25.00	10.00	62.00	24.00	25.00	11.00	62.00	28.00	25.00	13.00	62.00	32.00	25.00	15.00	62.00	36.00
21,000	64.00	6.00	55.00	16.00	22.00	8.00	62.00	21.00	22.00	8.00	25.00	21.00	21.00	24.00	25.00	10.00	62.00	24.00	25.00	11.00	62.00	28.00	25.00	13.00	62.00	32.00	25.00	15.00	62.00	36.00
22,000	67.00	6.00	55.00	16.00	22.00	8.00	62.00	21.00	22.00	8.00	25.00	21.00	21.00	24.00	25.00	10.00	62.00	24.00	25.00	11.00	62.00	28.00	25.00	13.00	62.00	32.00	25.00	15.00	62.00	36.00
23,000	70.00	6.00	55.00	16.00	22.00	8.00	62.00	21.00	22.00	8.00	25.00	21.00	21.00	24.00	25.00	10.00	62.00	24.00	25.00	11.00	62.00	28.00	25.00	13.00	62.00	32.00	25.00	15.00	62.00	36.00
24,000	73.00	6.00	55.00	16.00	22.00	8.00	62.00	21.00	22.00	8.00	25.00	21.00	21.00	24.00	25.00	10.00	62.00	24.00	25.00	11.00	62.00	28.00	25.00	13.00	62.00	32.00	25.00	15.00	62.00	36.00
25,000	76.00	6.00	55.00	16.00	22.00	8.00	62.00	21.00	22.00	8.00	25.00	21.00	21.00	24.00	25.00	10.00	62.00	24.00	25.00	11.00	62.00	28.00	25.00	13.00	62.00	32.00	25.00	15.00	62.00	36.00

Le tableau ci-dessous expose les répercussions du régime proposé vis-à-vis des nouveautés assujettis, compte tenu du taux de cotisations spécial qui leur sera applicable et du fait que ces dernières seront déductibles du revenu imposable.

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Tableau 5

Revenus annuels	Réduction annuelle	Rabattement	d'assurance-chômage	d'impôt *
\$ 4,000	\$18.00	\$ 6.00	36.00	11.00
5,000	26.00	9.00	21.00	11.00
6,000	25.00	12.00	18.00	11.00
7,000	18.00	16.00	18.00	11.00
8,000	11.00	12.00	21.00	11.00
9,000	11.00	11.00	21.00	11.00
10,000	11.00	21.00	24.00	11.00
12,000	11.00	21.00	28.00	11.00
14,000	11.00	21.00	32.00	11.00
16,000	11.00	21.00	36.00	11.00
18,000	11.00	21.00	36.00	11.00
20,000	11.00	21.00	36.00	11.00
25,000	11.00	36.00	36.00	11.00

La déduction des cotisations du revenu imposable, employé qui est assujetti au régime actuel, tenant compte des répercussions d'aurait la déduction des cotisations du revenu imposable.

\* Fonds sur le taux actuel de l'impôt fédéral sur le revenu, y compris l'impôt provincial dont la moyenne se situe à 30 p. 100, auquel est soumis un contribuable marié ayant deux enfants à sa charge.

En vertu du nouveau régime, les frais d'administration incomberont aux employeurs et aux employées, mais ils ne seront pas à leur charge avant le 1er janvier 1972, date où les nouveaux taux de cotisations entrent en vigueur. Dans l'intervalle, le Trésor fédéral continuera à accourir les frais d'administration. On trouvera des précisions au 7, page 33.

Il est proposé qu'à compter du 1er janvier 1972, l'assiette des cotisations soit fixée à \$7,800 par annee et qu'elle soit par la suite modifiée chaque année de façon à tenir compte des variations du revenu moyen.

Les taux actuels des cotisations, applicables jusqu'au 1er janvier 1972, date à laquelle les nou- vels taux entrent en vigueur, la raisons de ce délai est donnée dans la partie traitant du champ d'application.

Comme il en est fait mention au chapitre sur les cotisations, à compter du 1er janvier 1974, on com- mence à appliquer progressi- vement aux employeurs le système de cotés, mais son application intégrale ne se fera qu'en janvier 1976.

Le travailleurs qui ne sont pas assurés en vertu de la Loi actuelle, mais qui le sont en vertu du nou- veau régime paient un taux spécial mais qui est plus élevé. A compter du 1er janvier 1972, ils verseront tout simplement de la Caisse d'assu- rance-chômage en vertu de la légis- lation actuelle. A compter du 1er janvier 1972, ils verseront tout de cotisations.

Au début, les cotisations seront d'un montant équivalent à .32 p. 100 des gains hebdomadaires, jusqu'à concurrence de 50c, par semaine. Elles augmenteront pro- gressivement jusqu'au 1er janvier 1975, date où tous les travailleurs seront sujets aux mêmes taux.

## FRATS D'ADMINISTRATION

## COTISATIONS

## CHAMP D'APPLICATION

## PRESTATIONS





DUOTE-PART DE L'ETAT

En outre, lorsqu'en dépasse 4 p. 100 et excédera de plus de 1 p. 100 le taux national, l'Etat rendra à sa charge, autre les frais mentionnés précédemment, les frais de la phase 5 pendant 18 autres semaines.

En outre, lorsquie le taux régional dépasse 4 p. 100 et excédera de plus de 1 p. 100 le taux national, l'Etat autorisera le remboursement des préemptions de la phase 3. En outre, lorsquie le taux régional dépasse 4 p. 100 et excédera de plus de 1 p. 100 le taux national, l'Etat autorisera le remboursement des préemptions de la phase 3.

Comme nous l'avons déjà dit, en plus d'assumer les frais d'administration, l'Etat contribue à l'assurance sociale de l'emploi. L'ensemble des cotisations de l'Etat n'est pas plus élevée en période Cependant, la contribution de l'Etat n'est pas tout à fait équivalente à l'ensemble des cotisations de l'emploi. L'assurance sociale de l'emploi est assurée par les employés assurant le financement du régime. 100 ou moins, les employeurs paient les employés assurant le financement du régime.

LA QUOTE-PART DE L'EMPLOYEUR

On peut attribuer que les primes d'assurance doivent être proportionnelles à l'importance du risque que l'on court d'être mis à pied par son employeur. Toutefois, le régime d'assurance ne convient pas au régime. Il faut parer à la couverture des risques pour tous ceux qui bénéficient du régime, que ce soit dans l'industrie ou dans le secteur tertiaire. Ainsi, tous les employés paient un taux uniforme de cotisations recouvrant tous les employés quel que soit leur niveau de vie. Les cotisations sont établies en fonction du montant de la cotisation à laquelle a droit le montant des gains sur les années. Ces cotisations sont établies en fonction du montant des gains sur les années, quelle qu'elle soit. Actuellement, le travailleur assure de \$7,800 par année, quelle qu'elle soit. L'assurance sur la partie des gains excédant \$1,40, qui gagne \$100 par semaine, est versée au régime professionnel. Elle est versée au régime professionnel, qui gagne \$100 par semaine. En vertu du régime professionnel, qui gagne \$100 par semaine, il versera une cotisation hebdomadaire de 71c à 88c, et \$1,32 et le plafond des gains assurables sera de \$150.

marquées de prestations que présente. Outre ses employés tombés en chômage, l'Institut des cotisations au Régime des pensions du Canada, les cotisations assurancé-chômage pourront être déduites du revenu imposable. (Voir tableau 4 et 5, pages 30 et 31.) Les cotisations au Régime des cotisations au chômage peuvent être déduites en assumeront à peu près 43 p. 100.

La quote-part de l'Etat dépendra du taux national de chômage.

QUATRIÈME PHASE		CINQUIÈME PHASE		PRESTATIONS SPÉCIALES DE		Nouveau régime prévoit, en plus		Nous avons déjà parlé dans le Livre		La balance des dispositions de la Loi		Un chômeur malade ne peut toucher		Si, d'après le taux moyen		ne se trouve pas immédiatement		La délimitation des régions fait		explorées, de la mobilité de la main-		d'œuvre, de l'étendue des régions et		de la compétence centrale des minis-		vernements fédéral et provinciaux		sur le plan politique ou administra-		tif.	
Le nouveau régime prévoit, en plus	des prestations ordinaires, le revenement	de ces prestations spéciales dans les cas où	le chômage résulte de la maladie,	d'une grossesse ou de la mise à la	retraite. Les conditions d'attribution	de ces prestations et la période de	tempo de temps pendant laquelle elles se sont	venues figurent au tableau B, pages	44 à 35.	acutelle au sujet des personnes en	chômage à cause de la maladie, d'une	grossesse ou de la retraite.	Un chômeur malade ne peut toucher	des prestations, à moins qu'il ne	tombe malade après le début d'une	periode de prestations; une femme	enceinte est généralement exclue	du bénéfice des prestations exclue	les périodes de 6 semaines qui	précèdent et qui suivent l'accouche-	ment; un retraité peut toucher des	prestations pendant une période	allant jusqu'à 18 mois.	spéciales supprime les anomalies	auxquelles la Loi actuelle donne	lieu relativement à ces trois caté-	gories de personnes et permet de	leur offrir une aide pecuniaire établie	à la « privation des gains » dans le	« préjudice significatif effectivement	causé par le travail d'aujourd'hui.
Cette phase se rattache à la	et à la demande et s'applique	quand le taux de chômage régional	est supérieur à 4 p. 100 le taux national	de plus de 1 p. 100 le taux national	Chaque assuré peut toucher des	prestations pendant une période	de plus de 18 semaines, pour peu bien sûr qu'il	puisse aller jusqu'à 18 semaines,	les phases ne doit pas dépasser 51	Si, d'après le taux moyen	des prestations est réduite, la durée	ne se trouve pas immédiatement	La délimitation des régions fait	compte des industries qui sont	d'exploitantes, de la mobilité de la main-	d'œuvre, de l'étendue des régions et	de la compétence centrale des minis-	vernements fédéral et provinciaux	sur le plan politique ou administra-	tit.											
de 20 semaines ou plus à la juste	de revenir des prestations pendant	une période pouvant aller jusqu'à	18 semaines, pour peu bien sûr qu'il	puisse aller jusqu'à 18 semaines,	compte tenu du taux régional, mais	les personnes ne doivent pas dépasser 51	les périodes de 18 semaines.	regional est établi mensuellement.	La délimitation des régions fait	compte des industries qui sont	d'exploitantes, de la mobilité de la main-	d'œuvre, de l'étendue des régions et	de la compétence centrale des minis-	vernements fédéral et provinciaux	sur le plan politique ou administra-	tit.															
de l'emploi. L'assurance qui justifie	une demande et s'applique	est à la juste	et à la demande et s'applique	et à la juste	compte tenu du taux régional, mais	les périodes de 18 semaines.	les périodes de 18 semaines.	regional est établi mensuellement.	La délimitation des régions fait	compte des industries qui sont	d'exploitantes, de la mobilité de la main-	d'œuvre, de l'étendue des régions et	de la compétence centrale des minis-	vernements fédéral et provinciaux	sur le plan politique ou administra-	tit.															

## PRIMIERE PHASE DEUXIEME PHASE TROISIEME PHASE

lourde. En outre, selon le régime d'impôt payé un revenu dépendant mais gagnant un revenu indépendant qui revenu est injusste envers ceux qui pratiquent de l'impôt sur le revenu de l'année. Exemples : les sensiblement élevés perdant le travail, bien que leur revenu soit d'assurance-chômage pendant la période de l'année où ils sont sans emploi régulier des prestations d'assurance-chômage. Ainsi, l'heure actuelle, plusieurs emplois sont impossibles. Ainsi, toute les prestations d'assurance-

payée en une somme globale.

La prestation de retraite sera

visant trois semaines. Les sorties versées pour une période sont en ce qui concerne les prestations de la première phase qui couvre toutes les deux semaines,

Le paiement des prestations se

accorde en deux semaines.

Le paiement des prestations de

retraite et de maternité pen-

det le versement desquelles les

malades et les cas des prestations

sera déduit. Mais il n'en sera pas

ainsi dans le cas des prestations hebdomadaires, excepté en

cas de maladie et de maternité pen-

det 25 p. 100 des prestations

Si les gains hebdomadaires dépas-

ent le détail de crevée servent déduits

de deux semaines.

Tous les gains obtenus pendant

une période de deux semaines,

ne peut commencer à toucher des

prestations avant que se soit écou-

lé le délai de crevée due à la fin

mane une prestation de retraite,

aucun assuré, sauf celui qui dé-

actuellement des prestations, il est

actuel, un assuré qui reçoit des prestations de \$53 par semaine peut gagner jusqu'à \$27 sans que cela influe sur ses prestations. Vu qu'il joint alors d'un revenu non imposable de \$80 par semaine, il se peut qu'il ne soit pas trop empêché de retourner au travail, même pour un salaire de \$100 par semaine qui lui est imposée. L'imposition des prestations devrait corriger cette anomalie.

On trouvera au tableau 8, pages 34 et 35, des précisions au sujet de chacune de ces cinq phases de prestations ordinaires.

## section 2 admissibilité et prestations

Le régime propose retenir les trois principales conditions énoncées pour l'ouverture du droit aux prestations. Toutefois, il donne plus d'ampleur à la notion de "privatization des gains", en de matière de remboursements de prestations de santé. Le maladie et de retraite, au sujet desquelles on trouvera des précisions plus loin.

Le nouveau régime offre des conditions d'admission douces, une personne qui a travaillé au moins 20 semaines pendant les 22 dernières années peut accéder à la cessation de son activité. Le droit aux prestations de chômage ordinaire ou spéciales. Les personnes travaillant dans le secteur privé ou dans le secteur public peuvent également bénéficier de la pension d'invalidité, qui n'est pas éligible aux prestations de chômage au cours des 22 dernières années. La pension d'invalidité est versée pendant 8 à 19 semaines au bénéfice du travailleur, qui n'a pas obtenu de la pension d'invalidité, au moins 20 semaines au cours des 22 dernières années. La pension d'invalidité est versée pendant 8 à 19 semaines au bénéfice du travailleur, qui n'a pas obtenu de la pension d'invalidité, au moins 20 semaines au cours des 22 dernières années.

Ainsi, plus de 1,160,000 personnes viennent s'ajouter à celles qui se trouvent actuellement assujetties au régime d'assurance-chômage, ce qui porte à un nombre des assurés à environ 6,750,000 travailleurs déjà assujettis au régime gagnant actuellement moins de \$7,800 par année. Cependant, des assurés actuels qui ont moins de \$7,800 par année, mais ils sont demeurant assurés parce qu'ils sont remunérés à l'heure. Le régime proposé, comme le régime actuel, ne saurait pas deux travailleurs indépendants. Il y a ces travailleurs sont libres de travail pour le compte d'autrui, voilà ce qui sera des organismes l'élément déterminant. Ainsi les pechères, assurés en tant que travailleurs indépendants, des mêmes assurés que si ils sont au service d'un employeur. Il en sera de même des assurés années, ne seront donc assurés que catégories de travailleurs depuis que la réglementation a été établie. Mais dans le régime actuel, les pechères indépendantes, qui sont assurées, ne seront pas assurées, mais elles sont assurées dans le régime jusqu'à ici.



Dans la première partie, nous énonçons les principes dont s'inspire le régime d'assurance-chômage proposé; dans la seconde, nous exposons ses principales caractéristiques. La troisième partie s'adresse aux travailleurs occasionnels aux travailleurs étrangers et aux travailleurs saisonniers. La protection s'étendra-t-elle aux travailleurs occasionnels? Aux travailleurs occasionnels? Comment les diverses phases du régime des prestations se succèderont-elles et quelle en sera la durée? En vertu de quels critères seront désormais établies les cotisations de l'employeur? Quel montant l'employé devra-t-il contribuer? Quel régime. Ce régime sur les nombreux aspects de l'emploi des salariés au lecteur désireux d'en savoir davantage sur les nombreux aspects du régime.

— Quel montant l'employé devra-t-il contribuer?

— La protection s'étendra-t-elle aux travailleurs occasionnels?

— Aux travailleurs occasionnels?

— Comment les diverses phases du régime des prestations se succèderont-elles et quelle en sera la durée?

— En vertu de quels critères seront désormais établies les cotisations de l'employeur?

— Quand le nouveau régime commencera-t-il à fonctionner?

— Comment se fera l'affiliation des groupes au régime?

— Volà certaines des questions auxquelles on s'efforce de répondre dans cette trattant du champ d'application, de l'admissibilité et des prestations, du financement, de la coordination et de la mise en œuvre du régime.





Salaires annuels	Coefficient de mise à pied	Taux présents	Taux proposés	Jusqu'à \$78,000	Faible Moyen	Élevé	\$1.40	\$1.40	\$1.11	\$1.11	\$1.58	Plus de \$78,000
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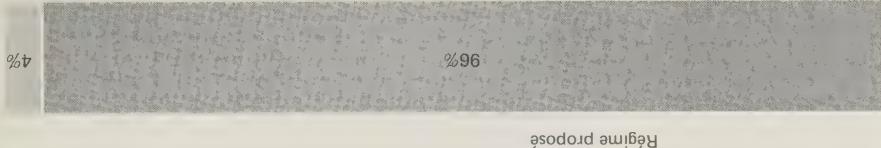
(A supposer que la rémunération hebdomadaire moyenne des employés soit de \$100)

Tableau 3

COTISATIONS DES EMPLOYEURS		TAILE DE L'ENTREPRISE		COTISATIONS HEBDOMADAIRES		TAUX ACTUELS		GAINS HEBDOMADAIRES		TAUX PROPOSÉS		TAUX PROPOSÉS	
150	1.19	140	1.11	120	.95	100	.75	95	.67	85	.59	75	.51
140	1.11	130	.95	110	.75	90	.67	80	.59	70	.51	60	.43
130	.95	120	.75	95	.65	80	.59	70	.51	60	.43	50	.36
120	.75	110	.65	85	.50	70	.36	60	.35	50	.35	40	.28
110	.65	100	.50	75	.43	60	.36	50	.35	40	.35	30	.25
100	.50	90	.43	70	.36	60	.35	50	.35	40	.35	30	.25
90	.43	80	.36	65	.28	50	.28	40	.28	30	.28	20	.20
80	.36	70	.28	55	.20	40	.20	30	.20	20	.20	10	.20
70	.28	60	.20	50	.15	40	.15	30	.15	20	.15	10	.15
60	.20	50	.15	40	.10	30	.10	20	.10	10	.10	5	.10
50	.15	40	.10	30	.05	20	.05	10	.05	5	.05	2	.05
40	.10	30	.05	20	.03	10	.03	5	.03	2	.03	1	.03
30	.05	20	.03	10	.01	5	.01	2	.01	1	.01	1	.01
20	.03	10	.01	5	.005	2	.005	1	.005	1	.005	1	.005

Tableau 2

Tableau 3



Régime actuel



Régime proposé

NON assurés

Assurés

CHAMP D'APPLICATION — en 1968 — LES ACTIFS OCCUPANT UN EMPLOI





Nous sommes bien convaincus que, pour notre société actuelle, le régime nous propose des mesures mises à pied. Nous sommes d'autre part excellents. Nous sommes tous les programmes sociaux, comme tous les programmes sociaux, qui durent un certain temps. Elaboré comme soin et structure sous ses activités, le régime s'insère dans un ensemble de programmes sociaux qui permettra à tous les Canadiens de partager les avantages et les bénéfices du grandissement de notre société.

D'après les sens que nous donations  
accueillent à ce mot, le „travail“  
sera peut-être le privilège exclusif des  
innovateurs et des technocrates et la  
„moral professionnelle“, par laquelle  
une autre jeune pays novateur s'est  
signalé, pourtant bien dispersée au  
XXI<sup>e</sup> siècle. Personne ne connaît vraiment la mesure dans laquelle il so-  
mette Canard à reprendre une idée qui, de  
parte des rouages automatisques qui  
gjime est souple. Par exemple, il com-  
prendra assurer le plateau d'accroître les présentations  
semestrielles d'assujettis.  
municipalisation. Les cotisations qui font partie de l'Etat  
deuxième assumeront en fonction des

Le présent tirage blanc vise à répon-  
dre davantage aux besoins de l'hom-  
me et à stimuler l'accroissement de  
la productivité. Il convient au Cana-  
da des années 70. Mais avec le temps  
et à cause de l'évolution de notre or-  
ganisation sociale et économique, il  
nouvelle orientation générale au ré-  
sulta

de faciliter le remboursement des dépenses de travail. Ce sont ces deux objectifs qui font que le régime actuel et le régime précédent sont différents radicalement l'un de l'autre.

Quoi qu'il en soit, le régime proposé démarre un régime d'assurance, il continue de suppléer à l'incidence sociale à la population active, mais il fait à droit aux prestations qui a versé des cotisations.

Autre caractéristique tout aussi importante du nouveau régime, il est un moyen d'accès aux services qu'offre le ministère de la Main-d'œuvre et d'autres organismes, qui ont pour but de besoins à satisfaire plutôt que de tirer des gains; elles tendront tout compte des besoins plus élevés de plus en propor- tion des emplois. Autre caractéristique tout aussi importante du nouveau régime, il est un moyen d'accès aux services qu'offre le ministère de la Main-d'œuvre et d'autres organismes, qui ont pour but de besoins à satisfaire plutôt que de tirer des gains; elles tendront tout compte des besoins plus élevés de plus en propor- tion des emplois.

Objets  
Référant fondé  
sur les  
besoins des  
années 70  
Régime  
souple  
Le premier  
d'un  
ensemble de  
programmes  
de progressés  
social





l'assurance,	épicerie
épicerie	l'assurance,
l'assurance,	épicerie
épicerie	l'assurance,
l'assurance,	épicerie

Grand nombre de travailleurs de tous les secteurs d'activité, parmi lesquels certains qui, un jour leurs emplois ne deviennent « excédentaires », ou « surannés ». Quelques progrès techniques et certains en fin de carrière peuvent d'encouragement à l'emploi. Mais d'autres peuvent être déçus par l'offre de postes du monde post-industriel très complète que le nombre des années précédentes, mais aussi dans l'industrie, le secteur des travailleurs d'autres pays du monde post-industriel très complète et le secteur des travailleurs d'autres pays du monde post-industriel très complète que le nombre des années précédentes, mais aussi dans l'industrie, le secteur des travailleurs d'autres pays du monde post-industriel très complète et le secteur des travailleurs d'autres

En plus d'accorder une aide financière accrue pendant la période de transition, il faudra que l'assurance chômage s'englobe à tout un ensemble de services offerts par d'autres organismes de la population active, si l'on veut assurer le succès d'un régime de reintegration les travailleurs dans les familles de la population active, si l'on souhaite que l'assurance chômage, si elle est étendue aux besoins des années 70, soit assurée par les autres techniques d'assurance qui appelleront de la législation active. Les progrès sociaux dans un secteur de l'économie qui a connu un développement très rapide et qui a été jusqu'à présent le seul à faire l'objet d'une réglementation spécifique devraient être utilisés pour améliorer l'assurance chômage. Mais il n'y a pas que les optiques Selon toute vraisemblance, au cours des années 70, un plus grand éventail de la population active du Canada sera mis à pied le chômage imprévu, et d'autres techniques d'assurance devraient être utilisées, comme en effet d'autres techniques nous ont montré. Les mesures d'assurance qui donnent lieu à l'automaticité, qui sont les plus efficaces, sont celles qui sont les plus difficiles à mettre en œuvre. Cela devrait être fait dans un délai relativement court, mais il faut faire attention à ce que l'assurance chômage ne devienne pas une charge supplémentaire pour l'État, qui devra alors faire face à une augmentation de la pression fiscale. Il faut donc trouver une manière de faire en sorte que l'assurance chômage soit financée par les contribuables, et non par l'État, et que l'assurance chômage soit une partie intégrante de l'assurance sociale, et non une addition à l'assurance sociale.











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déposé par l'honorable bruyce mackasey ministre du travail

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Imprimeur de la Reine pour le Canada  
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